

I claim:

- 1 A method of capturing data from a customer transaction for administering a loyalty program comprising:
issuing a loyalty card with a unique card number to a customer, said card number comprising a Bank Identification Number;
transmitting a data packet from a POS terminal to a merchants acquiring bank, said data packet comprising the unique card number, data identifying the merchant, and data identifying the dollar amount of the customer transaction;
transmitting an authorization request over the existing credit card authorization infrastructure to a clearinghouse;
recording customer transaction data at the clearinghouse;
transmitting a declining code to the merchant's acquiring bank over the existing payment card infrastructure; and,
transmitting a declining code from the merchant's acquiring bank to the POS terminal
- 2 The method of claim 1 further comprising: pre-arranging a stand-in limit of zero dollars.
- 3 The method of claim 2 wherein the data packet further comprises: data identifying a time and a date the data packet was transmitted to the acquiring bank
- 4 The method of claim 2 wherein the clearinghouse administers a loyalty program with more than one merchant participating in said loyalty program
- 5 The method of claim 4 wherein rewards from the loyalty program are dispersed to both a customer that accumulated the rewards and a non-profit entity

- 6 The method of claim 2 wherein the customer transaction is consummated with a cash payment to the merchant.
- 7 The method of claim 2 wherein the customer transaction is consummated by payment to the merchant with a negotiable instrument.
- 8 The method of claim 3 wherein the loyalty program rewards are variably awarded based on the time and date the data packet is transmitted.
- 9 A method of capturing data from a customer transaction for administering a loyalty program comprising:
issuing a loyalty card with a unique card number to a customer, said card number comprising a unique number identifying a financial institution;
transmitting a data packet from a POS terminal to a processor associated with the financial institution, said data packet comprising the unique card number, data identifying the merchant, and data identifying the dollar amount of the customer transaction;
recording customer transaction data at the processor associated with the financial institution;
transmitting a declining code to the POS terminal.
- 10 The method of claim 9 wherein the data packet further comprises: data identifying a time and a date the data packet was transmitted to the acquiring bank
- 11 The method of claim 9 wherein the financial institution administers a loyalty program with more than one merchant participating in said loyalty program

- 12 The method of claim 9 wherein rewards from the loyalty program are dispersed to both a customer that accumulated the rewards and a non-profit entity
- 13 The method of claim 9 wherein the customer transaction is consummated with a cash payment to the merchant.
- 14 The method of claim 9 wherein the customer transaction is consummated by payment to the merchant with a negotiable instrument.
- 15 The method of claim 9 wherein the loyalty program rewards are variably awarded based on the time and date the data packet is transmitted.
- 16 The method of claim 9 wherein the customer transaction is consummated by payment to the merchant with a prepaid card.
- 17 The method of claim 9 wherein the customer transaction is consummated by payment to the merchant with a debit card.
- 18 The method of claim 2 wherein the customer transaction is consummated by payment to the merchant with a debit card.
- 19 The method of claim 2 wherein the customer transaction is consummated by payment to the merchant with a prepaid card.
- 20 The method of claim 9 wherein the customer transaction is consummated by payment to the merchant with a credit-card.